



## **LEAGUE OF UNITED LATIN AMERICAN CITIZENS**

*From the Office of Richard Estrada, LULAC National Vice President for the Far West*

[estradarichard0@gmail.com](mailto:estradarichard0@gmail.com) ~ 529-589-8078

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To Whom It May Concern:

Re: Docket Number R-1723 and RIN Number 7100-AF94

The League of United Latin American Citizens (LULAC), founded in 1929, is the oldest and most widely respected Hispanic civil rights organization in the United States of America.

LULAC was created at a time in our country's history when Hispanics were denied basic civil and human rights, despite contributions to American society. The founders of LULAC created an organization that empowers its members to create and develop opportunities where they are needed most.

The Mission of the League of United Latin American Citizens is to advance the economic condition, educational attainment, political influence, housing, health and civil rights of the Hispanic population of the United States. The Community Reinvestment Act (CRA), enacted in 1977, requires the Federal Reserve and other federal banking regulators to encourage financial institutions to help meet the credit needs of the communities in which they do business, including low- and moderate-income (LMI) neighborhoods.

LULAC's mission and the Community Reinvestment Act go hand-in-hand in giving or advocating opportunities to our communities, including health, housing programs, and economic empowerment, especially during these trying times of Covid-19 pandemic.

Many in our communities have taken advantage of the CRA including programs in health awareness by reaching out, educating and treating; enabled them to purchase a home by housing literacy and bank lending which created personal/community stability.

In modernizing the CRA, please take in consideration the communities served and what they reflect, i.e. socio-economic status, race, ethnicity, knowledge, disabilities, language arts, etc.

Sincerely,

*Richard Estrada*

LULAC National Vice President for the Far West